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UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank

Case No.: <u>18-12512 ABA</u>

Adv. No.:

Hearing Date: 6/11/19 @ 10:00 a.m.

by Clerk

Order Filed on June 26, 2019

U.S. Bankruptcy Court

District of New Jersey

Judge: Andrew B. Altenburg, Jr.

In Re:

Geraldine N. Blunt, Michael Blunt

Debtors.

ORDER CURING POST-PETITOIN ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

DATED: June 26, 2019

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court

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Debtor: Geraldine N. Blunt, Michael Blunt

Case No: 18-12512 ABA

Caption of Order: ORDER CURING POST-PETITON ARREARS & RESOLVING CERTIFICATION

OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 509 Laurel Street, Vineland, NJ 08360, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Seymour Wasserstrum, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 11, 2019 Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2019 through June 2019 for a total post-petition default of \$7,138.32 (6 @ \$1,189.72); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$7,138.32 will be paid by Debtor remitting \$1,189.72 per month in addition to the regular monthly mortgage payment, which additional payments shall begin on July 1, 2019 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume July 1, 2019, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Blvd, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan and Certification of Default is hereby resolved.